



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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FIRST BUSEY CORPORATION

BHC Name

City/State [CHAMPAIGN, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [10,544,047](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BUSEY CORPORATION
100 WEST UNIVERSITY AVENUE

CHAMPAIGN, IL 61820

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	10,245,812			9,430,923			7,753,661			6,286,436					
Net income (\$000)	100,344			102,953			98,928			62,726					
Number of BHCs in peer group	128			146			154			148					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.79	2.77	42	3.08	3.21	32	3.14	3.33	33	3.29	3.29	49			
+ Non-interest income	1.14	1.21	54	1.23	0.90	73	1.16	0.90	70	1.35	0.93	79			
- Overhead expense	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46	2.80	2.60	65			
- Provision for credit losses	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33	0.08	0.11	46			
+ Securities gains (losses)	0.02	0.02	59	0.01	0.01	70	-0.03	0	10	0.02	0.01	68			
+ Other tax equivalent adjustments	0	0	89	0	0	92	0	0	87	0	0	87			
= Pretax net operating income (tax equivalent)	1.28	1.04	65	1.46	1.53	41	1.76	1.55	70	1.78	1.55	69			
Net operating income	0.98	0.81	65	1.09	1.19	37	1.28	1.22	57	1	0.95	58			
Net income	0.98	0.82	64	1.09	1.19	36	1.28	1.22	57	1	0.95	58			
Net income (Subchapter S adjusted)				1.18			1.41			1.41			1.11		
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.51	3.55	45	4.19	4.49	22	4.07	4.38	29	3.95	4.06	41			
Interest expense	0.47	0.52	50	0.80	1.02	27	0.63	0.81	30	0.36	0.54	22			
Net interest income (tax equivalent)	3.05	3.01	46	3.38	3.45	39	3.44	3.58	36	3.59	3.54	51			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.12	0.27	35	0.11	0.11	60	0.13	0.09	71	-0.01	0.10	11			
Earnings coverage of net loan and lease losses (X)	20.05	22.91	63	19.83	22.46	54	18.79	29.27	50	-234.33	0.97	8			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.48	1.58	48	0.80	0.94	31	0.91	0.94	50	0.97	0.95	53			
Allowance for loan and lease losses / Total loans and leases	1.47	1.55	50	0.80	0.93	32	0.91	0.93	50	0.95	0.94	51			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.71	24	0.46	0.56	44	0.63	0.57	62	0.46	0.57	46			
30-89 days past due loans and leases / Total loans and leases	0.11	0.39	11	0.21	0.31	38	0.13	0.32	21	0.23	0.32	43			
Liquidity and Funding															
Net noncore funding dependence	-3	3.20	34	1.39	10.70	21	9.06	13.54	31	13.73	13.97	48			
Net short-term noncore funding dependence	-3.97	-4.76	48	-1.15	5.88	25	6.93	8.57	39	11.12	9.65	55			
Net loans and leases / Total assets	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40	70.74	72.64	40			
Capitalization															
Tier 1 leverage ratio	9.79	9.13	75	9.88	10.39	36	10.36	10.37	54	9.78	10.04	48			
Holding company equity capital / Total assets	12.05	11.16	62	12.59	11.37	70	12.92	11.21	75	11.89	10.84	69			
Total equity capital (including minority interest) / Total assets	12.05	11.29	61	12.59	11.43	69	12.92	11.30	74	11.89	10.89	67			
Common equity tier 1 capital / Total risk-weighted assets	12.43	12.38	57	11.49	12.50	41	11.77	12.37	49	10.90	11.90	38			
Net loans and leases / Equity capital (X)	5.32	5.58	47	5.49	6.55	27	5.57	6.70	25	5.95	6.82	30			
Cash dividends / Net income	47.85	42.30	60	43.88	25.65	78	39.43	24.05	72	48.95	32.32	72			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			93.20			35.12			19.39				
Growth Rates															
Assets	8.75	16.68	27	25.88	8.66	91	-2.01	9.35	3	44.89	9.89	94			
Equity capital	4.07	6.99	37	22.66	12.19	85	6.41	12.50	31	57.32	13.71	92			
Net loans and leases	0.80	9.07	20	20.90	8.63	86	-0.31	10.51	9	36.05	12.54	89			
Noncore funding	-35.40	-12.18	24	-18.18	4.16	20	-35.89	6.76	7	78.90	-3.35	94			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0.49	0.01	94	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	17.48	13.56	71	12.04	3.86	79	9.92	3.76	78	11.14	4.39	76			
Equity investment in subsidiaries / Equity capital	111.80	102.81	89	116.25	104.21	89	109.42	104.10	72	111.09	105.17	71			
Cash from ops + noncash items + op expense / Op expense + dividends	178.13	147.24	69	111.91	152.31	38	80.76	123.74	26	34.77	100.80	14			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	284,850	304,065	251,249	202,643		-6.32	183.73
Income from lease financing receivables.....	109	128	0	0		-14.84	
Fully taxable income on loans and leases.....	279,204	297,489	247,452	199,709		-6.15	180.22
Tax-exempt income on loans and leases.....	5,755	6,704	3,797	2,934		-14.16	660.24
Estimated tax benefit on income on loans and leases.....	1,449	1,645	895	1,480		-11.94	255.45
Income on loans and leases (tax equivalent).....	286,408	305,838	252,144	204,123		-6.35	184.13
Investment interest income (tax equivalent).....	41,061	46,858	33,401	22,159		-12.37	118.64
Interest on balances due from depository institutions.....	1,619	5,282	2,319	1,344		-69.35	160.29
Interest income on other earning assets.....	250	1,268	428	332		-80.28	
Total interest income (tax equivalent).....	329,338	359,246	288,292	227,958		-8.33	173.98
Interest on time deposits of \$250K or more	4,474	6,725	3,514	1,401		-33.47	
Interest on time deposits < \$250K.....	15,539	23,947	17,587	5,753		-35.11	
Interest on foreign office deposits	0	0					
Interest on other deposits	10,678	24,405	11,500	5,778		-56.25	392.30
Interest on other borrowings and trading liabilities.....	5,977	11,009	8,917	6,112		-45.71	311.92
Interest on subordinated debt and mandatory convertible securities	6,995	2,924	3,110	1,892		139.23	
Total interest expense.....	43,663	69,010	44,628	20,936		-36.73	603.45
Net interest income (tax equivalent).....	285,675	290,236	243,664	207,022		-1.57	150.60
Non-interest income.....	116,879	116,262	89,772	84,689		0.53	81.11
Adjusted operating income (tax equivalent)	402,554	406,498	333,436	291,711		-0.97	125.48
Overhead expense.....	234,288	258,854	193,408	176,016		-9.49	102.98
Provision for credit losses.....	38,797	10,406	4,429	5,303			2324.81
Securities gains (losses)	1,725	741	-1,991	1,143			353.95
Other tax equivalent adjustments	145	231	255	232		-37.23	
Pretax net operating income (tax equivalent).....	130,946	137,451	136,185	111,767		-4.73	111.60
Applicable income taxes	27,862	31,485	34,999	45,385		-11.51	34.63
Tax equivalent adjustments	2,740	3,013	2,258	3,656		-9.06	25.52
Applicable income taxes (tax equivalent).....	30,602	34,498	37,257	49,041		-11.29	33.76
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	100,344	102,953	98,928	62,726		-2.53	157.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	100,344	102,953	98,928	62,726		-2.53	157.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	100,344	102,953	98,928	62,726		-2.53	157.25
Investment securities income (tax equivalent).....	41,061	46,858	33,401	22,159		-12.37	118.64
US Treasury and agency securities (excluding mortgage-backed securities)	2,915	7,323	2,502	2,113		-60.19	12.98
Mortgage-backed securities	26,876	27,228	20,927	11,538		-1.29	299.41
All other securities	11,270	12,307	9,972	8,508		-8.42	18.99
Cash dividends declared.....	48,012	45,171	39,010	30,707		6.29	157.87
Common	48,012	45,171	39,010	30,707		6.29	167.94
Preferred.....	0	0	0	0			-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Interest income (tax equivalent).....	3.21	3.27	44	3.81	4.19	16	3.72	4.08	20	3.63	3.78	36			
Less: Interest expense.....	0.43	0.48	48	0.73	0.95	27	0.58	0.75	28	0.33	0.50	21			
Equals: Net interest income (tax equivalent).....	2.79	2.77	42	3.08	3.21	32	3.14	3.33	33	3.29	3.29	49			
Plus: Non-interest income.....	1.14	1.21	54	1.23	0.90	73	1.16	0.90	70	1.35	0.93	79			
Equals: adjusted operating income (tax equivalent).....	3.93	4.04	46	4.31	4.16	55	4.30	4.27	50	4.64	4.26	69			
Less: Overhead expense.....	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46	2.80	2.60	65			
Less: Provision for credit losses.....	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33	0.08	0.11	46			
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	46	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities.....	0.02	0.02	59	0.01	0.01	70	-0.03	0	10	0.02	0.01	69			
Plus: other tax equivalent adjustments.....	0	0	89	0	0	92	0	0	87	0	0	87			
Equals: Pretax net operating income (tax equivalent).....	1.28	1.04	65	1.46	1.53	41	1.76	1.55	70	1.78	1.55	69			

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.30	0.23	68	0.37	0.35	51	0.48	0.32	89	0.78	0.59	75			
0	0	42	0	0	45	0	0	46	0	0	47			
0.98	0.81	65	1.09	1.19	37	1.28	1.22	57	1	0.95	58			

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

0	0	50	0	0	50	0	0	49	0	0	49			
0.98	0.82	64	1.09	1.19	36	1.28	1.22	57	1	0.95	58			
0.98	0.82	64	1.09	1.19	35	1.28	1.22	57	1	0.95	58			
0.98	0.83	64	1.09	1.19	36	1.28	1.22	57	1	0.95	58			

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets

91.47	92.32	37	90.93	93.22	23	91.33	93.23	27	91.85	93.19	33			
64.13	64.06	51	66.66	70.66	32	67.90	70.70	38	66.82	70.06	36			
3.51	3.55	45	4.19	4.49	22	4.07	4.38	29	3.95	4.06	41			
0.47	0.52	50	0.80	1.02	27	0.63	0.81	30	0.36	0.54	22			
3.05	3.01	46	3.38	3.45	39	3.44	3.58	36	3.59	3.54	51			

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

4.04	4.27	39	4.70	4.98	32	4.53	4.85	29	4.36	4.52	40			
0.34	0.27	72	1.87	2.26	26	1.51	1.88	27	0.69	1.13	12			
	0.68		96.97	2.02	98	0.22	1.50	21	0.18	0.83	19			
	0.60		0	0.49	39	0	0.70	34	0	0.48	35			
3.49	3.51	45	4.16	4.47	25	4.04	4.33	30	3.89	3.98	42			

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

2.29	2.25	53	2.67	2.74	48	2.41	2.69	28	2.31	2.61	31			
2.63	1.75	87	2.44	2.54	47	1.83	2.20	35	1.45	1.66	35			
1.90	2.05	29	2.55	2.54	54	2.42	2.44	50	2.07	2.19	33			
3.03	3.24	46	3.03	3.80	23	2.66	3.74	14	3.08	3.85	31			

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

0.46	0.53	48	0.93	1.13	34	0.69	0.85	34	0.34	0.52	25			
1.67	1.42	75	2.15	2.13	49	1.52	1.57	39						
1.44	1.36	57	1.81	1.91	31	1.44	1.42	46						
0.23	0.36	28	0.59	0.86	28	0.36	0.64	21						
	0.42			2.53			1.85			0.84				

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

0.35	0.62	32	1.19	1.23	53	0.69	1.03	47	0.46	0.68	55			
1.08	1.50	32	2.39	1.03	81	1.71	2.10	11	1.23	1.48	38			
0.66	0.74	48	1.10	1.34	31	0.85	1.06	28	0.50	0.71	22			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	116,879	116,262	89,772	84,689	
Fiduciary activities income	38,205	34,263	27,003	23,665	
Service charges on deposit accounts - domestic	13,980	18,866	15,366	10,897	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	4,789	4,276	4,061	3,176	
Insurance activities revenue.....	174	22	182	196	
Venture capital revenue.....	-741	-1,040	127	-580	
Net servicing fees	197	2,756	2,255	2,057	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	14,555	10,273	6,044	12,204	
Other non-interest income.....	45,720	46,846	34,734	33,074	
Total overhead expenses	234,288	258,854	193,408	176,016	
Personnel expense.....	126,719	140,473	107,844	95,633	
Net occupancy expense.....	27,157	27,682	22,036	20,919	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	10,008	9,547	5,854	5,245	
Other operating expenses.....	70,404	81,152	57,674	54,219	
Fee income on mutual funds and annuities.....	997	933	1,027	882	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,346	1,531	1,270	1,347	
Average personnel expense per employee.....	94.14	91.75	84.92	71	
Average assets per employee.....	7,612.04	6,159.98	6,105.25	4,666.99	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.85	2.02	39	0.80	0.66	77	1.14	1.69	53	1.04	1.89	46			
Overhead expenses / Net Interest Income + non-interest income	58.58	62.28	37	64.12	61.79	63	58.36	61.22	37	61.06	62.21	42			
Percent of Average Assets															
Total overhead expense	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46	2.80	2.60	65			
Personnel expense.....	1.24	1.30	45	1.49	1.50	51	1.39	1.46	43	1.52	1.47	55			
Net occupancy expense.....	0.27	0.26	55	0.29	0.32	42	0.28	0.31	41	0.33	0.32	59			
Other operating expenses.....	0.78	0.94	49	0.96	0.76	78	0.82	0.79	58	0.95	0.79	72			
Overhead less non-interest income	1.15	1.25	40	1.51	1.65	37	1.34	1.65	24	1.45	1.65	29			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.20	61.82	38	63.68	59.91	72	58	60.51	38	60.34	61.01	44			
Personnel expense.....	31.48	32.36	40	34.56	34.17	51	32.34	34.42	38	32.78	34.72	37			
Net occupancy expense.....	6.75	6.58	55	6.81	7.50	35	6.61	7.33	36	7.17	7.51	46			
Other operating expenses.....	19.98	22.28	49	22.31	17.93	77	19.05	18.28	56	20.38	18.30	68			
Total non-interest income	29.03	28.83	57	28.60	19.83	77	26.92	20.30	76	29.03	21.24	79			
Fiduciary activities income	9.49	2.09	93	8.43	1.61	95	8.10	1.95	89	8.11	1.95	89			
Service charges on domestic deposit accounts	3.47	3.27	54	4.64	3.21	77	4.61	3.58	68	3.74	3.83	49			
Trading revenue.....	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions.....	1.19	2.46	46	1.05	0.91	69	1.22	0.85	71	1.09	0.92	68			
Insurance activities revenue.....	0.04	0.41	44	0.01	0.37	51	0.05	0.46	59	0.07	0.44	63			
Venture capital revenue.....	-0.18	0.01	0	-0.26	0	2	0.04	0	98	-0.20	0	1			
Net servicing fees	0.05	0.01	59	0.68	0.22	85	0.68	0.52	76	0.71	0.40	79			
Net securitization income	0	0	45	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	3.62	3.92	60	2.53	2.27	70	1.81	1.98	61	4.18	2.38	77			
Other non-interest income.....	11.36	9.65	68	11.52	7.41	83	10.42	7.05	84	11.34	7.34	85			
Overhead less non-interest income	29.17	31.93	40	35.08	39.47	32	31.08	39.75	22	31.31	39.09	20			
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.28	18.63	63	22.91	21.51	58	25.70	18.37	88	40.61	33.75	66			
Applicable income tax + TE / Pretax net operating income + TE	23.37	21.18	67	25.10	23.31	64	27.36	21.35	87	43.88	38.57	60			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	4,961,083	5,089,500	4,253,351	4,315,025			-2.52	136.33
Commercial and industrial loans	1,473,232	1,207,895	1,048,907	1,039,412			21.97	286.06
Loans to individuals	37,417	49,754	28,170	26,918			-24.80	203.02
Loans to depository institutions and acceptances of other banks	877	1,439	326	195			-39.05	415.88
Agricultural loans	49,496	50,800	53,364	55,698			-2.57	-18.32
Other loans and leases	334,885	356,560	210,205	177,100			-6.08	302.72
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	6,856,990	6,755,948	5,594,323	5,614,348			1.50	160.02
Less: Allowance for loan and lease losses	101,048	53,748	50,648	53,582			88.00	112.79
Net loans and leases	6,755,942	6,702,200	5,543,675	5,560,766			0.80	160.89
Debt securities that reprice or mature in over 1 year	2,138,974	1,498,148	1,227,973	1,231,129			42.77	179.97
Mutual funds and equity securities	5,530	5,952	6,169	5,378			-7.09	166.38
Subtotal	8,900,446	8,206,300	6,777,817	6,797,273			8.46	165.23
Interest-bearing bank balances	569,713	392,742	111,135	229,250			45.06	127.52
Federal funds sold and reverse repos	0	0	0	5,639				
Debt securities that reprice or mature within 1 year	122,213	150,109	78,372	85,103			-18.58	3.06
Trading assets	0	0	1,438	262				
Total earning assets	9,592,372	8,749,151	6,968,762	7,117,527			9.64	157.54
Non-interest-bearing cash and due from depository institutions	118,824	136,546	128,838	118,383			-12.98	72.52
Premises, fixed assets, and leases	142,905	160,757	117,672	116,913			-11.10	126.52
Other real estate owned	4,571	3,057	376	1,283			49.53	483.78
Investment in unconsolidated subsidiaries	0	0	0	0				
Intangible and other assets	685,375	646,218	486,709	506,534			6.06	384.19
Total assets	10,544,047	9,695,729	7,702,357	7,860,640			8.75	163.67
Quarterly average assets	10,370,649	9,691,055	7,859,434	7,634,017			7.01	164.36
Average loans and leases (YTD)	7,089,192	6,506,520	5,563,121	4,681,588			8.96	179.97
Memoranda								
Loans held-for-sale	42,813	68,699	25,895	94,848			-37.68	357.84
Loans not held-for-sale	6,814,177	6,687,249	5,568,428	5,519,500			1.90	159.32
Real estate loans secured by 1–4 family	1,449,785	1,739,181	1,479,085	1,540,206			-16.64	123.62
Commercial real estate loans	3,356,642	3,218,829	2,679,667	2,644,184			4.28	154.37
Construction and land development	463,620	425,027	312,278	275,881			9.08	313.44
Multifamily	573,848	526,123	449,883	451,640			9.07	77.03
Nonfarm nonresidential	2,319,174	2,267,679	1,917,506	1,916,663			2.27	162.57
Real estate loans secured by farmland	154,656	131,490	94,599	130,635			17.62	17.78
Total investment securities	2,266,717	1,654,209	1,312,514	1,321,610			37.03	156.22
U.S. Treasury securities	27,837	51,737	25,411	60,348			-46.20	-57.30
US agency securities (excluding mortgage-backed securities)	69,519	163,000	52,342	103,665			-57.35	-47.57
Municipal securities	304,711	268,291	203,991	321,499			13.57	33.97
Mortgage-backed securities	1,786,932	1,061,253	892,403	799,686			68.38	479.15
Asset-backed securities	0	0	0	0				
Other debt securities	72,188	103,976	132,198	31,034			-30.57	-51.49
Mutual funds and equity securities	5,530	5,952	6,169	5,378			-7.09	166.38
Available-for-sale securities	2,261,187	1,648,257	697,685	878,060			37.19	170.85
U.S. Treasury securities	27,837	51,737	25,411	60,348			-46.20	-57.30
US agency securities (excluding mortgage-backed securities)	69,519	163,000	52,342	103,665			-57.35	-47.57
Municipal securities	304,711	268,291	170,044	280,199			13.57	70.60
Mortgage-backed securities	1,786,932	1,061,253	317,690	397,436			68.38	481.02
Asset-backed securities	0	0	0	0				
Other debt securities	72,188	103,976	132,198	31,034			-30.57	-51.49
Mutual funds and equity securities	0	0	0	5,378			-100.00	
Held-to-maturity securities appreciation (depreciation)			-5,301	-2,498				
Available-for-sale securities appreciation (depreciation)	49,644	21,193	-9,528	-4,777			134.25	1171.94
Structured notes, fair value	253	309	5,304	8,921			-18.12	-76.96
Pledged securities	628,027	704,692	498,312	638,160			-10.88	0.11

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,552,039	1,832,619	1,464,700	1,597,421		39.26	189.45
NOW, ATS and transaction accounts	407,214	372,486	213,781	99,773		9.32	460.24
Time deposits less brokered deposits) < \$250K.....	919,534	1,224,396	968,947	696,989		-24.90	
MMDA and other savings accounts	4,599,248	4,162,441	3,073,837	3,092,609		10.49	145.07
Other non-interest-bearing deposits.....	0	0					
Core deposits	8,478,035	7,591,942	5,721,265	5,486,792		11.67	168.21
Time deposits of \$250K or more	192,563	297,442	264,089	197,898		-35.26	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	175,614	205,491	185,796	304,566		-14.54	1.53
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	4,000	10,194	20,000	270,000		-60.76	
Other borrowings w/remaining maturity over 1 year	45,224	131,183	69,539	39,404		-65.53	-43.47
Brokered deposits < \$250K	7,251	13,012	263,967	441,275		-44.27	
Noncore funding	424,652	657,322	803,391	1,253,143		-35.40	11.44
Trading liabilities	0	0	1,438	262			
Subordinated notes and debentures + trust preferred securities.....	253,694	130,556	130,302	135,723		94.32	361.26
Other liabilities	117,597	95,475	50,997	49,717		23.17	309.57
Total liabilities.....	9,273,978	8,475,295	6,707,393	6,925,637		9.42	155.78
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	56	56	49	49		0.00	93.10
Common surplus.....	1,253,360	1,248,216	1,080,084	1,084,889		0.41	112.06
Retained earnings.....	20,830	-14,813	-72,167	-132,122			
Accumulated other comprehensive income	33,309	14,960	-6,812	-2,810		122.65	1323.46
Other equity capital components	-37,486	-27,985	-6,190	-15,003			
Total holding company equity capital.....	1,270,069	1,220,434	994,964	935,003		4.07	240.33
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,270,069	1,220,434	994,964	935,003		4.07	240.33
Total liabilities and capital	10,544,047	9,695,729	7,702,357	7,860,640		8.75	163.67
Memoranda							
Non-interest-bearing deposits.....	2,552,039	1,832,619	1,464,700	1,597,421		39.26	189.45
Interest-bearing deposits.....	6,125,810	6,069,777	4,784,621	4,528,544		0.92	154.46
Total deposits	8,677,849	7,902,396	6,249,321	6,125,965		9.81	163.84
Long-term debt that reprices within 1 year	0	83,600	50,000	50,000		-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,220,434	994,964	935,003	594,314			
Accounting restatements	-15,922	0	0	0			
Net income	100,344	102,953	98,928	62,726			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	12,272	24,292	0	0			
Changes incident to business combinations	0	166,281	0	309,180			
Less: Dividends declared	48,012	45,171	39,010	30,707			
Change in other comprehensive income	18,349	21,772	-3,397	-2,846			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	7,148	3,927	3,440	2,336			
Holding company equity capital, ending balance	1,270,069	1,220,434	994,964	935,003			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	47.05	36.22	72	52.49	52.67	48	55.22	53.63	51	54.89	53.41	53			
Commercial and industrial loans	13.97	13.52	53	12.46	11.45	59	13.62	11.42	67	13.22	10.82	66			
Loans to individuals	0.35	3.40	22	0.51	2.71	36	0.37	2.65	27	0.34	2.58	25			
Loans to depository institutions and acceptances of other banks	0.01	0.03	77	0.01	0	92	0	0	90	0	0	91			
Agricultural loans.....	0.47	0.19	80	0.52	0.53	71	0.69	0.47	74	0.71	0.51	75			
Other loans and leases.....	3.18	4.63	50	3.68	1.08	86	2.73	2.64	60	2.25	2.62	54			
Net loans and leases.....	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40	70.74	72.64	40			
Debt securities over 1 year.....	20.29	15.55	72	15.45	13.66	65	15.94	13.20	66	15.66	13.96	64			
Mutual funds and equity securities	0.05	0.05	65	0.06	0.06	67	0.08	0.05	74	0.07	0.07	67			
Subtotal	84.41	78.16	70	84.64	86.76	30	88	87.24	50	86.47	87.26	35			
Interest-bearing bank balances	5.40	7.51	37	4.05	2.97	68	1.44	2.30	49	2.92	2.34	71			
Federal funds sold and reverse repos.....	0	0.82	26	0	0.03	36	0	0.01	38	0.07	0.02	88			
Debt securities 1 year or less	1.16	1.68	47	1.55	2.10	52	1.02	2.14	46	1.08	1.92	51			
Trading assets	0	1.01	17	0	0.03	38	0.02	0.02	76	0	0.02	71			
Total earning assets.....	90.97	91.05	48	90.24	92.39	21	90.48	92.24	25	90.55	92.22	25			
Non-interest cash and due from depository institutions.....	1.13	1.07	50	1.41	1.14	69	1.67	1.25	74	1.51	1.26	65			
Other real estate owned.....	0.04	0.02	80	0.03	0.04	57	0	0.04	27	0.02	0.06	34			
All other assets.....	7.90	7.82	51	8.35	6.41	78	7.85	6.39	70	7.95	6.45	74			
Memoranda															
Short-term investments	6.56	11.17	29	5.60	5.36	59	2.46	4.70	38	4.07	4.63	59			
U.S. Treasury securities.....	0.26	0.84	62	0.53	0.29	78	0.33	0.37	74	0.77	0.22	88			
US agency securities (excluding mortgage-backed securities)	0.66	0.63	67	1.68	1.25	64	0.68	1.67	49	1.32	1.50	58			
Municipal securities	2.89	1.69	72	2.77	2.58	63	2.65	2.66	61	4.09	2.97	76			
Mortgage-backed securities	16.95	11.75	75	10.95	9.38	61	11.59	8.73	69	10.17	9.19	62			
Asset-backed securities	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities	0.68	0.42	75	1.07	0.53	78	1.72	0.52	85	0.39	0.48	62			
Loans held-for-sale.....	0.41	0.52	54	0.71	0.39	82	0.34	0.29	76	1.21	0.32	89			
Loans held for investment	64.63	61.72	49	68.97	72.01	31	72.30	73.24	42	70.22	72.42	38			
Real estate loans secured by 1–4 family	13.75	11.91	59	17.94	16.02	63	19.20	16.83	65	19.59	16.44	66			
Revolving	3.18	1.66	79	3.98	2.24	78	3.63	2.43	70	3.23	2.71	61			
Closed-end, secured by first liens	10.28	9.81	55	13.52	13.07	61	14.94	13.60	61	15.70	13.03	67			
Closed-end, secured by junior liens	0.29	0.22	75	0.44	0.37	59	0.63	0.41	77	0.67	0.39	78			
Commercial real estate loans	31.83	22.22	74	33.20	33.26	53	34.79	33.39	58	33.64	33.79	53			
Construction and land development.....	4.40	3.40	65	4.38	5	50	4.05	4.78	50	3.51	4.55	42			
Multifamily.....	5.44	3.12	79	5.43	4.76	70	5.84	5.12	72	5.75	5.32	71			
Nonfarm nonresidential	22	14.72	74	23.39	21.85	59	24.90	21.85	66	24.38	22.30	59			
Real estate loans secured by farmland.....	1.47	0.33	89	1.36	0.95	71	1.23	0.88	72	1.66	0.81	76			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	72.35	57.15	77	75.33	72.74	55	76.03	72.88	54	76.86	73.20	53			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.14	19.43	55	25.74	22.29	61	26.44	23.13	62	27.43	22.92	66			
Real estate loans secured by 1–4 family.....	4.89	2.64	80	5.71	3.13	80	4.99	3.34	72	4.52	3.76	63			
Revolving	16.25	16.59	48	20.03	18.71	59	21.44	19.33	60	22.91	18.68	65			
Closed-end.....	48.95	34.63	79	47.64	46.16	57	47.90	45.57	59	47.10	46.38	53			
Construction and land development.....	6.76	5.26	65	6.29	6.97	51	5.58	6.53	49	4.91	6.35	42			
1–4 family.....	0.64	0.93	51	0.58	1.47	36	0.79	1.52	44	0.94	1.50	48			
Other.....	6.12	4.19	69	5.71	5.34	57	4.79	4.90	53	3.98	4.76	44			
Multifamily.....	8.37	4.96	80	7.79	6.42	70	8.04	6.76	73	8.04	7.13	70			
Nonfarm nonresidential	33.82	22.93	79	33.57	30.59	65	34.28	30.16	67	34.14	30.84	61			
Owner-occupied.....	13.30	7.68	82	13.34	10.68	70	14.47	10.31	79	15.48	10.55	83			
Other.....	20.53	14.95	69	20.22	19.36	55	19.81	19.35	57	18.66	19.91	43			
Real estate loans secured by farmland.....	2.26	0.54	88	1.95	1.38	72	1.69	1.27	72	2.33	1.19	75			
Loans to depository institutions and acceptances of other banks.....	0.01	0.06	75	0.02	0	91	0.01	0	90	0	0	91			
Commercial and industrial loans	21.49	22.17	50	17.88	16.16	62	18.75	16.21	66	18.51	15.52	65			
Loans to individuals	0.55	6.13	21	0.74	4	37	0.50	3.89	27	0.48	3.90	26			
Credit card loans.....	0	0.65	22	0.02	0.04	73	0.03	0.04	76	0.03	0.03	78			
Agricultural loans.....	0.72	0.32	79	0.75	0.78	70	0.95	0.69	74	0.99	0.76	75			
Other loans and leases.....	4.88	9.09	46	5.28	1.48	87	3.76	3.74	60	3.15	3.75	54			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	467.99	381.27	64	521.39	493.53	57	509.64	505.61	50	559.17	518.19	61			
Real estate loans secured by 1–4 family.....	136.76	125.03	55	178.17	151.03	67	177.23	161.34	63	199.59	159.68	69			
Revolving	31.65	17.42	75	39.53	21.25	80	33.48	23.52	70	32.92	26.74	61			
Closed-end.....	105.11	106.14	52	138.63	127.10	62	143.75	134.73	64	166.67	130.06	68			
Commercial real estate loans	316.64	234.65	68	329.75	311.74	60	321.08	316.03	54	342.65	328.67	57			
Construction and land development.....	43.73	35.62	63	43.54	46.63	51	37.42	44.92	45	35.75	44.44	41			
1–4 family.....	4.17	6.34	50	4.04	9.52	32	5.30	10.21	42	6.81	10.44	51			
Other.....	39.56	28.16	67	39.50	35.90	58	32.12	33.75	53	28.94	33.34	46			
Multifamily.....	54.13	32.74	78	53.90	44.76	72	53.91	48.38	69	58.53	51.49	71			
Nonfarm nonresidential	218.77	155.06	69	232.31	206.64	63	229.76	208.15	58	248.37	217.26	63			
Owner-occupied.....	86.01	52.37	77	92.34	71.54	74	96.98	70.68	74	112.65	73.43	83			
Other.....	132.77	100.54	64	139.97	130.65	57	132.78	134.17	50	135.73	140.40	51			
Real estate loans secured by farmland.....	14.59	3.44	89	13.47	8.66	73	11.34	8.13	72	16.93	7.80	76			
Loans to depository institutions and acceptances of other banks.....	0.08	0.28	76	0.15	0.01	92	0.04	0.01	90	0.03	0.01	91			
Commercial and industrial loans	138.97	139.91	50	123.74	106.70	64	125.68	107.07	66	134.69	105.25	69			
Loans to individuals	3.53	37.47	23	5.10	24.83	38	3.38	24.45	24	3.49	23.98	24			
Credit card loans.....	0	3.30	22	0.15	0.24	72	0.20	0.24	76	0.24	0.19	78			
Agricultural loans.....	4.67	1.88	80	5.20	4.86	72	6.39	4.49	75	7.22	4.90	75			
Other loans and leases.....	31.59	49.54	46	36.53	10.25	87	25.19	25.58	62	22.95	25.83	57			
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.15	27.32	71	34.87	35.38	55	34.20	35.09	54	32.03	35.69	42			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	233.85	183.76	62	241.33	239.13	56	229.24	243.62	49	233.05	253.35	48			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	319.86	240.85	68	333.66	315.15	59	326.22	318.90	54	345.70	331.68	57			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	6.56	11.17	29	5.60	5.36	59	2.46	4.70	38	4.07	4.63	59			
Liquid assets	24.40	26.22	52	18.62	16.28	68	15.73	15.56	54	16.76	15.94	59			
Investment securities.....	21.50	17.85	67	17.06	16.41	58	17.04	16.02	60	16.81	16.65	57			
Net loans and leases.....	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40	70.74	72.64	40			
Net loans, leases and standby letters of credit	64.39	62.48	46	69.51	72.78	31	72.34	73.71	39	71.16	73.08	40			
Core deposits	80.41	70.67	82	78.30	71.61	74	74.28	69.97	66	69.80	69.79	49			
Noncore funding	4.03	14.13	12	6.78	14.61	21	10.43	16.58	27	15.94	17.09	49			
Time deposits of \$250K or more	1.83	2.11	51	3.07	4.33	39	3.43	4.28	52	2.52	3.54	41			
Foreign deposits	0	0.36	39	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos.....	1.67	1.47	70	2.12	0.77	84	2.41	0.96	83	3.87	1.20	88			
Secured federal funds purchased	0	0	48	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold).....	1.67	0.54	81	2.12	0.75	85	2.41	0.97	83	3.80	1.21	89			
Commercial paper	0	0.01	44	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.04	1.24	27	0.11	2.75	23	0.26	3.63	23	3.43	4.47	48			
Earning assets that reprice within 1 year	28.94	39.38	23	31.24	33.16	48	29.30	32.35	47	30.28	33.41	46			
Interest-bearing liabilities that reprice within 1 year.....	7.35	8.20	60	10.50	18.54	33	12.98	18.20	44	11.99	16.67	53			
Long-term debt that reprices within 1 year	0	0.47	27	0.86	0.15	88	0.65	0.16	85	0.64	0.19	85			
Net assets that reprice within 1 year	21.58	29.11	33	19.87	13.71	61	15.67	12.98	53	17.66	15.65	53			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3	3.20	34	1.39	10.70	21	9.06	13.54	31	13.73	13.97	48			
Net short-term noncore funding dependence	-3.97	-4.76	48	-1.15	5.88	25	6.93	8.57	39	11.12	9.65	55			
Short-term investment / Short-term noncore funding	204.73	184.19	62	121.04	78.10	76	28.76	62.28	46	29.74	46.67	52			
Liquid assets - short-term noncore funding / Nonliquid assets.....	28.04	28.18	58	17.20	6.90	78	8.51	4.17	67	3.69	3.68	53			
Net loans and leases / Total deposits	77.85	79.43	43	84.81	90.96	27	88.71	92.88	32	90.77	92.86	36			
Net loans and leases / Core deposits	79.69	88.34	35	88.28	102.55	21	96.90	106.50	30	101.35	105.03	44			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....		1.57			0.36		-0.68	-0.47	30	-0.35	-0.05	22			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.05	4.31	66	2.30	1.28	78	-1.22	-1.95	62	-0.67	-0.62	45			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0	0.02	36	0	-0.02	59	-0.01	-0.04	48	0	-0.02	57			
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	7.25	23	46.37	10.76	90	33.56	13.07	82			
Available-for-sale securities	99.76	87.23	78	99.64	91.33	64	53.16	88.32	10	66.44	86.93	17			
U.S. Treasury securities.....	1.23	4.72	56	3.13	2.07	79	1.94	2.08	74	4.57	1.33	85			
US agency securities (excluding mortgage-backed securities)	3.07	4.01	61	9.85	8.16	62	3.99	11	43	7.84	10.16	59			
Municipal securities	13.44	9.83	70	16.22	15.40	59	15.54	16.63	55	24.33	17.86	67			
Mortgage-backed securities	78.83	66.64	65	64.15	57.07	58	67.99	54.50	69	60.51	55.76	52			
Asset-backed securities	0	1.91	24	0	1.70	34	0	1.54	33	0	1.31	34			
Other debt securities	3.18	3.01	65	6.29	3.73	76	10.07	3.75	81	2.35	3.25	60			
Mutual funds and equity securities	0.24	0.35	60	0.36	0.49	65	0.47	0.41	72	0.41	0.58	61			
Debt securities 1 year or less	5.39	10.55	33	9.07	13.55	47	5.97	13.91	39	6.44	11.90	46			
Debt securities 1 to 5 years	10.93	17.03	44	21.85	23.43	52	52.96	23.42	90	23.93	23.53	55			
Debt securities over 5 years	83.43	69.86	66	68.71	58.63	58	40.60	58.36	25	69.23	60.73	62			
Pledged securities	27.71	35.67	39	42.60	43.76	49	37.97	42.20	47	48.29	46.78	51			
Structured notes, fair value.....	0.01	0.02	86	0.02	0.09	78	0.40	0.15	87	0.68	0.08	91			
Percent Change from Prior Like Quarter															
Short-term investments	27.46	183.32	22	186.45	32.84	89	-40.78	16.28	12	62.49	6.96	82			
Investment securities.....	37.03	23.62	73	26.03	4.80	88	-0.69	8.02	31	63.64	4.99	94			
Core deposits	11.67	26.88	8	32.70	9.96	94	4.27	10.40	35	36.54	13.94	89			
Noncore funding	-35.40	-12.18	24	-18.18	4.16	20	-35.89	6.76	7	78.90	-3.35	94			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,754,371	1,649,566	1,398,483	1,301,549	
Commit: Secured commercial real estate loans	309,528	387,576	344,935	299,928	
Commit: Unsecured real estate loans	48,279	64,620	29,354	23,052	
Credit card lines (reported semiannually, June/Dec)	0	17,035	16,561	16,134	
Securities underwriting	0	0	0	0	
Standby letters of credit	33,478	37,145	28,574	33,011	
Commercial and similar letters of credit	5,459	5,436	3,583	4,220	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	85,942	135,255	48,571	139,667	
Written options contracts (interest rate)	45,122	69,079	27,182	53,341	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	859,909	650,836	243,661	161,317	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.64	22.01	32	17.01	16.97	53	18.16	17.31	59	16.56	17.28	46			
Standby letters of credit	0.32	0.71	32	0.38	0.36	59	0.37	0.35	57	0.42	0.40	61			
Commercial and similar letters of credit	0.05	0.02	86	0.06	0.01	89	0.05	0.01	87	0.05	0.01	88			
Securities lent	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0	47	0	0	47	0	0	48			
Derivative contracts	9.40	48.62	26	8.82	2.95	82	4.15	6.51	50	4.51	6.82	47			
Interest rate contracts	9.40	34.36	28	8.82	2.87	82	4.15	6.40	50	4.51	6.72	47			
Interest rate futures and forward contracts	0.82	6.21	52	1.39	0.08	93	0.63	0.25	81	1.78	0.28	92			
Written options contracts (interest rate)	0.43	2.18	37	0.71	0.13	88	0.35	0.26	70	0.68	0.28	83			
Purchased options contracts (interest rate)	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	8.16	20.83	34	6.71	2.19	80	3.16	5.18	52	2.05	5.41	44			
Foreign exchange contracts	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	24.75	42.82	31	25.35	24.81	55	25.14	25.18	50	27.80	25.74	61			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	990,973	855,170	319,414	354,325	
Interest rate contracts	990,973	855,170	319,414	354,325	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	85,942	135,255	48,571	139,667	
Written options	45,122	69,079	27,182	53,341	
Exchange-traded	0	0	0	0	
Over-the-counter	45,122	69,079	27,182	53,341	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	859,909	650,836	243,661	161,317	
Held for trading	0	0	243,661	161,317	
Interest rate contracts	0	0	243,661	161,317	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	990,973	855,170	75,753	193,008	
Interest rate contracts	990,973	855,170	75,753	193,008	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	859,909	580,837	292,232	300,984	
One year or less	20,000	0	48,571	141,881	
Over 1 year to 5 years	220,883	139,585	55,316	0	
Over 5 years	619,026	441,252	188,345	159,103	
Gross negative fair value (absolute value)	38,403	14,821	2,643	2,410	
Gross positive fair value	33,918	13,400	2,062	939	
Held for trading	0	0	1,438	262	
Non-traded	33,918	13,400	624	677	
Current credit exposure on risk-based capital derivative contracts	32,685	12,354	1,438	937	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards	8.67	14.05	53	15.82	14.06	65	15.21	11.75	70	39.42	12.76	82			
Written options	4.55	8.18	49	8.08	11.73	60	8.51	11.14	68	15.05	9.73	72			
Exchange-traded	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter	4.55	7.73	52	8.08	10.84	60	8.51	10.65	68	15.05	9.46	73			
Purchased options	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded	0	0.15	40	0	0	49	0	0	49	0	0	49			
Over-the-counter	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps	86.77	68.76	61	76.11	64.61	49	76.28	65.42	41	45.53	66.04	28			
Held for trading	0	43.53	19	0	15.01	35	76.28	13.60	84	45.53	16.18	76			
Interest rate contracts	0	36.62	19	0	16.17	35	76.28	12.87	85	45.53	16.40	77			
Foreign exchange contracts	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded	100	56.47	80	100	84.99	64	23.72	86.40	15	54.47	83.82	23			
Interest rate contracts	100	53.82	87	100	84.69	69	23.72	85.51	15	54.47	83.04	24			
Foreign exchange contracts	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	86.77	91.48	27	67.92	80.07	29	91.49	82.85	40	84.95	87.47	32			
One year or less	2.02	32.05	11	0	15.20	15	15.21	12.75	70	40.04	15.62	79			
Over 1 year to 5 years	22.29	27.06	50	16.32	22.92	47	17.32	22.66	51	0	21.68	15			
Over 5 years	62.47	29.56	81	51.60	34.12	65	58.97	36.28	67	44.90	37.90	51			
Gross negative fair value (absolute value)	3.88	1.55	89	1.73	1.30	61	0.83	0.66	58	0.68	0.50	60			
Gross positive fair value	3.42	2.23	79	1.57	1.14	69	0.65	1.10	25	0.27	0.92	12			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.07	60	0.02	0	83	0	0.01	60	0	0	57			
Gross positive fair value (X)	0.03	0.09	37	0.01	0	87	0	0.01	50	0	0.01	33			
Held for trading (X)	0	0.07	19	0	0	44	0	0	82	0	0	75			
Non-traded (X)	0.03	0.02	81	0.01	0	92	0	0.01	40	0	0	44			
Current credit exposure (X)	0.03	0.06	43	0.01	0.01	74	0	0	55	0	0	50			
Credit losses on derivative contracts	0	0	43	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.45	0.85	46	0.17	0.10	72	0.02	0.06	53	0.02	0.05	48			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	53,748	50,648	53,582	47,795	
Gross losses	11,088	11,760	10,944	6,239	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	2,758	4,454	3,581	6,723	
Net losses	8,330	7,306	7,363	-484	
Provision for loan and lease losses	38,797	10,406	4,429	5,303	
Adjustments	16,833	0	0	0	
Ending balance	101,048	53,748	50,648	53,582	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets															
0.38	0.51	31	0.11	0.12	55	0.06	0.12	33	0.08	0.11	46				
0.55	0.82	31	0.16	0.16	58	0.08	0.16	33	0.11	0.16	41				
465.75	487.86	63	142.43	142.73	58	60.15	182.69	21	-1,095.66	110.75	6				
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.48	1.58	48	0.80	0.94	31	0.91	0.94	50	0.97	0.95	53				
1.47	1.55	50	0.80	0.93	32	0.91	0.93	50	0.95	0.94	51				
12.13	11.58	69	7.36	17.18	41	6.88	21.35	32				16.23			
440.68	299.17	80	192.67	315.75	50	144.72	285.36	35	217.60	270.69	54				
415.82	244.34	82	182.15	283.41	52	138.39	259.30	35	195.80	232.03	54				
Gross loan and lease losses / Average loans and leases															
0.16	0.34	34	0.18	0.16	64	0.20	0.15	70	0.13	0.16	53				
0.04	0.07	31	0.07	0.05	74	0.06	0.05	66	0.14	0.06	86				
0.12	0.27	35	0.11	0.11	60	0.13	0.09	71	-0.01	0.10	11				
0	0	44	0	0	49	0	0	48	0	0	48				
23.45	33.98	37	40.70	41.80	57	57.40	51.25	69	69.63	50.41	73				
20.05	22.91	63	19.83	22.46	54	18.79	29.27	50	-234.33	0.97	8				
Net losses / Average loans and leases															
0.12	0.27	35	0.11	0.11	60	0.13	0.09	71	-0.01	0.10	11				
0	0	44	0	0	49	0	0	48	0	0	48				
Recoveries / Prior year-end losses															
0	0	44	0	0	49	0	0	48	0	0	48				
Earnings coverage of net loan and lease losses (X)															
0.16	0.34	34	0.18	0.16	64	0.20	0.15	70	0.13	0.16	53				
0.04	0.07	31	0.07	0.05	74	0.06	0.05	66	0.14	0.06	86				
0.12	0.27	35	0.11	0.11	60	0.13	0.09	71	-0.01	0.10	11				
0	0	44	0	0	49	0	0	48	0	0	48				
Net Loan and Lease Losses By Type															
Real estate loans															
0.04	0.04	58	0	0.02	44	0.10	0.01	92	0.05	0.02	72				
0.05	0.01	85	-0.01	0.02	23	0.02	0.01	69	0.07	0.03	81				
0.14	0.01	89	0	0.02	31	0	0.02	28	0.23	0.03	92				
0.02	0	78	-0.01	0.02	20	0.03	0.01	75	0.04	0.02	70				
0.04	0.07	50	0.05	0.02	78	0.14	0.01	94	0.03	0.01	71				
-0.13	0	2	-0.13	-0.02	8	-0.04	-0.02	19	-0.15	-0.04	17				
-0.03	0	8	-0.04	0	2	0.03	0	94	0	0	27				
-0.10	0	1	-0.09	-0.02	11	-0.07	-0.02	14	-0.15	-0.04	12				
0	0	20	0	0	17	0	0	16	0	0	19				
0.08	0.11	58	0.10	0.03	82	0.20	0.02	95	0.06	0.02	81				
0.05	0.02	80	0.02	0.01	78	0.06	0.01	92	0.05	0.01	88				
0.03	0.08	48	0.08	0.01	87	0.14	0.01	94	0.01	0.01	75				
0	0.02	46	-1.03	0.01	0	0	0	49	-0.01	0	10				
Commercial and industrial loans															
0.41	0.47	51	0.49	0.27	76	0.26	0.18	67	-0.23	0.18	3				
1.20	1.13	67	0.91	0.74	71	1.77	0.71	88	0.58	0.78	54				
				2.92	0.56	1.89	31	0.95	1.65	48	0.16	1.60	29		
				0	0.19	35	0	0.02	46	0	0.03	43	0	0.06	41
				0											
	-0.02	0.15	6	0.19	0.14	75	0	0.28	30	-0.12	0.27	2			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016					
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases.....		7,578		14,271		7,121		12,897						
90+ days past due loans and leases		1,371		1,611		1,601		2,741						
Nonaccrual loans and leases.....		22,930		27,896		34,997		24,624						
Total past due and nonaccrual loans and leases.....		31,879		43,778		43,719		40,262						
Restructured 30–89 days past due		15		0		126		108						
Restructured 90+ days past due		124		0		0		0						
Restructured nonaccrual		1,126		701		392		1,919						
Total restructured loans and leases		1,265		701		518		2,027						
30–89 days past due loans held for sale		0		0		0		0						
90+ days past due loans held for sale		0		0		0		0						
Nonaccrual loans held for sale		0		0		0		0						
Total past due and nonaccrual loans held for sale.....		0		0		0		0						
Restructured loans and leases in compliance		3,814		5,005		8,319		9,874						
Other real estate owned.....		4,571		3,057		376		1,283						
Other Assets														
30–89 days past due		0		0		0		0						
90+ days past due		0		0		0		0						
Nonaccrual.....		0		0		0		0						
Total other assets past due and nonaccrual.....		0		0		0		0						
Percent of Loans and Leases														
30–89 days past due loans and leases.....	0.11	0.39	11	0.21	0.31	38	0.13	0.32	21	0.23	0.32	43		
90+ days past due loans and leases	0.02	0.12	41	0.02	0.03	65	0.03	0.03	69	0.05	0.04	71		
Nonaccrual loans and leases.....	0.33	0.66	20	0.41	0.48	48	0.63	0.49	69	0.44	0.46	51		
90+ days past due and nonaccrual loans and leases.....	0.35	0.85	17	0.44	0.54	42	0.65	0.54	67	0.49	0.55	52		
30–89 days past due restructured.....	0	0.01	33	0	0	29	0	0.01	60	0	0.01	59		
90+ days past due restructured	0	0.01	70	0	0	45	0	0	43	0	0	41		
Nonaccrual restructured.....	0.02	0.13	17	0.01	0.07	25	0.01	0.10	18	0.03	0.10	26		
30–89 days past due loans held for sale	0	0	38	0	0	47	0	0	47	0	0	48		
90+ days past due loans held for sale.....	0	0	41	0	0	48	0	0	48	0	0	48		
Nonaccrual loans held for sale	0	0.01	38	0	0	48	0	0	48	0	0	48		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.11	0.40	11	0.21	0.31	38	0.13	0.32	21	0.23	0.32	43		
90+ days past due assets	0.02	0.12	41	0.02	0.03	65	0.03	0.03	69	0.05	0.04	71		
Nonaccrual assets	0.33	0.67	20	0.41	0.48	47	0.63	0.49	69	0.44	0.47	51		
30+ days past due and nonaccrual assets	0.46	1.29	8	0.65	0.87	40	0.78	0.88	54	0.72	0.89	46		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.23	0.52	20	0.30	0.39	40	0.48	0.39	66	0.35	0.40	51		
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.55	20	0.34	0.45	40	0.48	0.45	59	0.36	0.48	44		
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.30	0.60	22	0.37	0.56	33	0.57	0.59	51	0.46	0.63	38		
Allowance for loan and lease losses	31.13	66.66	17	66.90	92.08	41	86.51	95.97	51	66.98	100.14	35		
Equity capital + allowance for loan and lease losses	2.29	4.97	21	2.82	4.77	31	4.19	5.09	44	3.63	5.57	36		
Tier 1 capital + allowance for loan and lease losses	2.90	6.05	20	3.68	5.30	37	5.25	5.65	51	4.65	6.11	43		
Loans and leases + other real estate owned	0.46	0.97	18	0.53	0.78	33	0.78	0.82	52	0.64	0.86	43		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.39	20	0.24	0.28	53	0.16	0.29	38	0.25	0.29	54			
	90+ days past due		0.03	0.16	53	0.03	0.03	68	0.02	0.03	64	0.02	0.05	62			
	Nonaccrual.....		0.29	0.76	17	0.37	0.45	43	0.40	0.48	50	0.45	0.43	58			
Commercial and industrial	30–89 days past due		0.02	0.23	7	0.17	0.22	50	0.03	0.23	25	0.17	0.27	56			
	90+ days past due		0	0.03	16	0.02	0.02	72	0.07	0.02	87	0.17	0.01	92			
	Nonaccrual.....		0.58	0.75	42	0.75	0.74	63	1.71	0.61	87	0.46	0.60	52			
Individuals	30–89 days past due		0.57	0.83	36	0.20	0.60	30	0.13	0.68	25	0.49	0.69	47			
	90+ days past due		0.18	0.14	72	0	0.02	31	0	0.03	31	0	0.03	29			
	Nonaccrual.....		0.28	0.28	65	0.10	0.12	58	0.06	0.15	44	0	0.21	14			
Depository institution loans	30–89 days past due		0	0	46	0	0	50	0	0	50	0	0	50			
	90+ days past due		0	0	46	0	0	50	0	0	50	0	0	50			
	Nonaccrual.....		0	0	47	0	0	50	0	0	50	0	0	50			
Agricultural	30–89 days past due		0	0.17	28	0	0.10	34	0	0.11	34	0	0.15	35			
	90+ days past due		0	0	44	0	0	47	0	0.01	44	0	0	45			
	Nonaccrual.....		0	0.49	24	0.09	0.80	59	0	0.46	31	0	0.31	31			
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due		0	0.18	15	0.02	0.28	56	0.01	0.18	53	0.05	0.12	68			
	90+ days past due		0	0.01	33	0	0	40	0	0	85	0	0	44			
	Nonaccrual.....		0	0.15	39	0	0.04	37	0.03	0.04	78	0.27	0.06	86			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.46	0.65	44	0.35	0.53	43	0.39	0.52	51	0.38	0.56	41			
	90+ days past due	0.09	0.33	61	0.05	0.05	73	0.05	0.04	70	0.05	0.06	70			
	Nonaccrual	0.61	0.89	40	0.51	0.55	51	0.45	0.61	44	0.44	0.65	38			
Revolving	30–89 days past due	0.66	0.48	70	0.29	0.36	51	0.31	0.36	56	0.53	0.29	75			
	90+ days past due	0.01	0.03	70	0.01	0.01	76	0	0.02	37	0.07	0.02	88			
	Nonaccrual	0.52	1.13	37	0.36	0.34	57	0.46	0.35	67	0.66	0.42	75			
Closed-end	30–89 days past due	0.40	0.65	36	0.37	0.56	42	0.40	0.54	51	0.35	0.63	38			
	90+ days past due	0.11	0.38	64	0.06	0.05	75	0.06	0.05	74	0.05	0.06	66			
	Nonaccrual	0.63	0.87	46	0.56	0.57	52	0.45	0.64	40	0.39	0.68	35			
Junior lien	30–89 days past due	0.06	0.02	88	0.04	0.02	80	0.05	0.02	83	0.07	0.03	81			
	90+ days past due	0.01	0	92	0	0	41	0	0	81	0.02	0	91			
	Nonaccrual	0.05	0.04	64	0.04	0.03	69	0.05	0.03	72	0.03	0.04	50			
Commercial real estate	30–89 days past due	0.01	0.26	11	0.18	0.15	66	0.04	0.16	30	0.19	0.15	66			
	90+ days past due	0	0.02	23	0.02	0.02	76	0	0.02	66	0	0.02	66			
	Nonaccrual	0.16	0.62	16	0.30	0.34	52	0.39	0.41	61	0.48	0.33	75			
Construction and development	30–89 days past due	0.10	0.28	50	0.03	0.20	52	0.12	0.17	61	0.14	0.18	63			
	90+ days past due	0	0.01	35	0	0.01	43	0.02	0	90	0.03	0.01	86			
	Nonaccrual	0	0.41	23	0.15	0.18	67	0.02	0.18	48	0.23	0.21	69			
1–4 family	30–89 days past due	0.05	0.03	75	0.02	0.05	69	0.12	0.07	77	0.14	0.05	84			
	90+ days past due	0	0	42	0	0	47	0	0	48	0.03	0	95			
	Nonaccrual	0	0.03	55	0.15	0.01	91	0.02	0.04	76	0.01	0.04	71			
Other	30–89 days past due	0.05	0.22	50	0	0.12	54	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0	44	0.02	0	93	0	0.01	44			
	Nonaccrual	0	0.35	12	0	0.14	24	0	0.10	25	0.21	0.12	75			
Multifamily	30–89 days past due	0	0.09	22	0	0.03	38	0.02	0.03	78	0.45	0.04	95			
	90+ days past due	0	0	45	0.09	0	95	0	0	46	0	0	45			
	Nonaccrual	0.08	0.11	58	0	0.03	37	0	0.04	34	0.05	0.05	73			
Nonfarm non-residential	30–89 days past due	0	0.23	6	0.25	0.13	80	0.03	0.17	31	0.13	0.14	57			
	90+ days past due	0	0.02	26	0.01	0.02	76	0	0.02	34	0	0.02	33			
	Nonaccrual	0.22	0.80	20	0.40	0.36	56	0.54	0.52	62	0.61	0.40	75			
Owner Occupied	30–89 days past due	0	0.07	8	0.16	0.06	83	0.03	0.08	49	0.02	0.06	40			
	90+ days past due	0	0	33	0	0.01	81	0	0	38	0	0.01	35			
	Nonaccrual	0.19	0.27	40	0.39	0.19	78	0.27	0.20	70	0.29	0.16	77			
Other	30–89 days past due	0	0.14	11	0.10	0.05	81	0	0.07	37	0.11	0.06	77			
	90+ days past due	0	0.01	33	0	0.01	84	0	0.01	39	0	0.01	39			
	Nonaccrual	0.03	0.44	14	0.02	0.14	34	0.27	0.22	71	0.32	0.16	77			
Farmland	30–89 days past due	0	0.11	30	0	0.21	28	0	0.09	32	0.10	0.10	73			
	90+ days past due	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual	0	1.13	19	0	1.06	24	0	0.49	27	0	0.44	28			
Credit card	30–89 days past due		0.95		0	0.87	18	0	1.03	23	0	0.83	23			
	90+ days past due		0.63		0	0.18	30	0	0.26	36	0	0.22	36			
	Nonaccrual		0.05		0	0	46	0	0.07	42	0	0.08	42			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,215,930	1,220,287	1,073,943	1,069,935											
Retained earnings	44,824	-14,813	-72,167	-132,122											
Accumulated other comprehensive income (AOCI)	33,309	14,960	-6,812	-2,810											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,294,063	1,220,434	994,964	935,003											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	351,721	357,079	291,852	293,785											
Accumulated other comprehensive income-related adjustments	33,309	14,960	-6,812	-3,415											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	909,033	848,395	709,924	644,633											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	909,033	848,395	709,924	644,633											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	74,000	74,000	74,000	74,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	74,000	74,000	74,000	74,000											
Less: Additional tier 1 capital deductions	0	0	0	532											
Additional tier 1 capital	74,000	74,000	74,000	73,468											
Tier 1 Capital	983,033	922,395	783,924	718,101											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	185,000	60,000	60,000	65,500											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	77,965	53,748	50,648	53,582											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0											
Tier 2 capital before deductions	262,965	113,748	110,648	119,082											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	262,965	113,748	110,648	119,082											
Exited advanced approach tier 2 capital															
Total capital	1,245,998	1,036,143	894,572	837,183											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,394,643	9,691,055	7,859,434	7,634,017											
Less: Deductions from common equity tier 1 capital	351,721	357,079	291,852	294,317											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	10,042,922	9,333,976	7,567,582	7,339,700											
Total risk-weighted assets	7,312,691	7,385,320	6,032,964	5,916,372											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	12.43	12.35	57	11.49	12.50	41	11.77	12.37	49	10.90	11.95	38			
Common equity tier 1 capital, column B	0	0.30	46	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	13.44	13.08	62	12.49	13.19	44	12.99	13.03	60	12.14	12.68	49			
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50			
Total capital, column A	17.04	15.23	80	14.03	14.63	44	14.83	14.48	69	14.15	14.15	61			
Total capital, column B	0	0.39	46	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	9.79	9.13	75	9.88	10.39	36	10.36	10.37	54	9.78	10.04	48			
Supplementary leverage ratio, advanced approaches HCs		8.72													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			174			22			182			196				690.91	5700.00
Other insurance activities income			174			22			182			196				690.91	5700.00
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			176,405			173,595			128,491			126,737				1.62	309.26

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	39	0	0	48	0	0	48	0	0	47						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			60			66.67			75								
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			40			33.33			25								
Separate account assets (L/H) / Total life assets	11.24			0			0			0								
Insurance activities revenue / Adjusted operating income	0.04	0.41	44	0.01	0.37	51	0.05	0.46	59	0.07	0.44	63						
Premium income / Insurance activities revenue	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47						
Credit related premium income / Total premium income	38.23			100			50			60								
Other premium income / Total premium income	61.77			0			50			40								
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0	48	0	0	48	0	0	47						
Insurance net income (P/C) / Equity (P/C)	15.59			37.86			72.25			31.81								
Insurance net income (L/H) / Equity (L/H)	3.62																	
Insurance benefits, losses, expenses / Insurance premiums	447.82			132.57			116.87			136.34								
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0								
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0								
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	49	0	0	49						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.27	11.03	70	17.78	11.53	74	15.40	13.70	56	16.42	14.86	55						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0								
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	0	49	0	0	49	0	0	49						

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	21,287	11,591	5,286	6,726	
Real estate loans.....	21,287	11,591	5,286	6,726	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	503	3,718	3,190	499	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	21,790	15,309	8,476	7,225	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0			
Non-interest-bearing deposits.....	0	0			

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	0	48	0	0	48	0	0	48			
Cost: Interest-bearing deposits.....		0.42			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18													
Commercial and industrial loans		0.64			2.35			3.83			4.38				
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....	83.65	-2.40	92	119.28	-47.91	89	-21.41	-27.26	46	-27.72	22.03	35			
Total selected assets.....	42.33	2.04	87	80.62	-25.04	92	17.31	5.03	80	-26.31	-5.54	32			
Deposits		3.46			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	19.07	11.33	9.72	12.60	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries	132,129	80,216	7,202	6,558			64.72	2702.31
Dividends	122,000	70,000	0	0			74.29	
Interest	0	0	0	0				
Management and service fees	10,129	10,216	7,202	6,558			-0.85	114.83
Other income	0	0	0	0				
Income from nonbank subsidiaries	0	0	17,981	4,791			-100.00	
Dividends	0	0	17,000	4,000			-100.00	
Interest	0	0	0	0				
Management and service fees	0	0	981	791			-100.00	
Other income	0	0	0	0				
Income from subsidiary holding companies	0	0						
Dividends	0	0						
Interest	0	0						
Management and service fees	0	0						
Other income	0	0						
Total income from subsidiaries	132,129	80,216	25,183	11,349			64.72	871.82
Securities gains (losses)	0	0	0	0				
Other operating income	109	449	736	-194			-75.72	194.59
Total operating income	132,238	80,665	25,919	11,155			63.93	869.98
Operating Expenses								
Personnel expenses	16,205	15,288	13,624	11,398			6.00	111.61
Interest expense	9,096	6,639	4,776	2,938			37.01	151500.00
Other expenses	10,646	12,375	9,301	9,586			-13.97	140.86
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	35,947	34,302	27,701	23,922			4.80	197.48
Income (loss) before taxes	95,898	45,604	464	-12,767			110.28	6090.96
Applicable income taxes (credit)	-7,727	-5,389	-5,013	-5,553				
Extraordinary items				0				
Income before undistributed income of subsidiaries	103,625	50,993	5,477	-7,214			103.21	2177.47
Equity in undistributed income of subsidiaries	-3,281	51,960	93,451	69,940				
Bank subsidiaries	-5,221	51,604	103,309	68,635				
Nonbank subsidiaries	1,940	356	-9,858	1,305			444.94	
Subsidiary holding companies	0	0	0	0				
Net income (loss)	100,344	102,953	98,928	62,726			-2.53	157.25
Memoranda								
Bank net income	116,779	121,604	103,309	68,635			-3.97	208.30
Nonbank net income	1,940	356	7,142	5,305			444.94	-57.62
Subsidiary holding companies' net income	0	0	0	0				

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		1,417,130	89.90	1,417,941	97.55	1,088,710	92.76	1,012,396				-0.06	270.98
Common and preferred stock		1,417,130	89.90	1,417,941	97.55	1,088,710	92.76	1,012,396				-0.06	270.98
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		2,746	0.17	806	0.06	0	0	26,319				240.69	-88.96
Common and preferred stock		2,746	0.17	806	0.06	0	0	26,319				240.69	-88.96
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0	0		
Securities		5,530	0.35	5,923	0.41	6,162	0.52	836				-6.64	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		125,820	7.98	14,672	1.01	72,007	6.13	54,946				757.55	812.60
Cash and due from unrelated depository institution		3,363	0.21	280	0.02	0	0	0	0	0	0	1101.07	
Premises, furnishings, fixtures and equipment		51	0	68	0	67	0.01	41				-25.00	-87.62
Intangible assets		0	0	0	0	0	0	0	0	0	0		
Other assets		21,664	1.37	13,873	0.95	6,782	0.58	23,692				56.16	55.64
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0		
Total assets		1,576,304	100.00	1,453,563	100.00	1,173,728	100.00	1,118,230				8.44	262.39
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	6,000	0.41	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year		39,809	2.53	87,674	6.03	39,539	3.37	39,404				-54.59	
Subordinated notes and debentures		182,226	11.56	59,248	4.08	59,147	5.04	64,715				207.56	
Other liabilities		12,732	0.81	8,899	0.61	8,923	0.76	8,100				43.07	87.48
Balance due to subsidiaries and related institutions		71,468	4.53	71,308	4.91	71,155	6.06	71,008				0.22	29.94
Total liabilities		306,235	19.43	233,129	16.04	178,764	15.23	183,227				31.36	395.60
Equity Capital		1,270,069	80.57	1,220,434	83.96	994,964	84.77	935,003				4.07	240.33
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0		
Common stock		56	0	56	0	49	0	49				0.00	93.10
Common surplus		1,253,360	79.51	1,248,216	85.87	1,080,084	92.02	1,084,889				0.41	112.06
Retained earnings		20,830	1.32	-14,813	-1.02	-72,167	-6.15	-132,123					
Accumulated other comprehensive income		33,309	2.11	14,960	1.03	-6,812	-0.58	-2,810				122.65	1323.46
Other equity capital components		-37,486	-2.38	-27,985	-1.93	-6,190	-0.53	-15,002					
Total liabilities and equity capital		1,576,304	100.00	1,453,563	100.00	1,173,728	100.00	1,118,230				8.44	262.39
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		71,468	4.53	71,308	4.91	71,155	6.06	71,008				0.22	29.94
Notes payable to subsidiaries that issued TPS		71,468	4.53	71,308	4.91	71,155	6.06	71,008				0.22	29.94
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	8.09	7.29	57	8.68	10.58	27	10.36	11.03	46	8.49	8.67	46			
Bank net income / Average equity investment in banks	8.47	7.45	61	9.06	10.85	29	9.81	11.56	34	9.11	9.11	55			
Nonbank net income / Average equity investment in nonbanks	106.28	9.75	99	220.84	12.07	99	32.19	10.83	86	20.57	9.81	77			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			15.16			9.40				8.81			
Bank net income / Parent net income	116.38	88.16	92	118.12	103.77	89	104.43	104.73	51	109.42	104.64	76			
Nonbank net income / Parent net income	1.93	3.59	60	0.35	1.08	66	7.22	0.99	94	8.46	1.13	93			
Subsidiary holding companies' net income / Parent net income		68.34			92.33			90.39				90.33			
Leverage															
Total liabilities / Equity capital	24.11	20.06	72	19.10	9.66	80	17.97	9.50	78	19.60	11.14	74			
Total debt / Equity capital	17.48	14.41	71	12.53	3.93	82	9.92	3.94	78	11.14	4.62	75			
Total debt + notes payable to subs that issued TPS / Equity capital	23.11	16.67	75	18.37	7.99	80	17.07	7.93	79	18.73	9.36	77			
Total debt + Loans guaranteed for affiliate / Equity capital	17.48	14.68	71	12.53	3.97	82	9.92	3.98	78	11.14	4.64	75			
Total debt / Equity capital – excess over fair value	17.48	14.52	70	12.53	3.93	82	9.92	3.94	78	11.14	4.62	75			
Long-term debt / Equity capital	17.48	13.56	71	12.04	3.86	79	9.92	3.76	78	11.14	4.39	76			
Short-term debt / Equity capital	0	0.77	38	0.49	0.01	94	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	74.28	34.67	85	56.13	14.37	88	49.38	15.49	84	59.45	17.83	87			
Double Leverage															
Equity investment in subs / Equity capital	111.80	102.81	89	116.25	104.21	89	109.42	104.10	72	111.09	105.17	71			
Total investment in subs / Equity capital	111.80	110.16	75	116.25	104.48	89	109.42	104.38	72	111.09	105.55	71			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.49	0.47	84	1.93	0.44	89	0.95	0.36	76	1.65	0.56	80			
Equity investment in subs – equity cap / Net income-div (X)	2.86	1.82	78	3.43	1.47	85	1.56	1.18	70	3.24	1.91	82			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	175.25	136.59	76	113.35	153.39	41	51.97	113.37	19	35.73	96.31	14			
Cash from ops + noncash items + op expense / Op expense + dividend	178.13	147.24	69	111.91	152.31	38	80.76	123.74	26	34.77	100.80	14			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	192	134.08	80	33.28	105.99	10	128.81	108.88	74	146.95	101.42	85			
Pretax operating income + interest expense / Interest expense	1,154.29	2,016.32	57	786.91	17,211.14	41	109.72	1,631.73	25	-334.55	1,955.22	8			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	895.44	1,539.23	52	553.64	2,481.22	30	105.78	1,015.91	22	-133.66	1,082.59	7			
Dividends + interest from subsidiaries / Interest expense + dividends	213.63	150.43	80	135.11	196.13	44	38.83	140.89	14	11.89	107.07	14			
Fees + other income from subsidiaries / Salary + other expenses	37.72	13.95	78	36.93	3.91	89	35.69	3.76	90	35.02	6.15	87			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	-0.41	1.59	12	0	1.59	31	0	1.68	30			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0			0			0				
Nonaccrual		1.03			8.16			0.70			0.46				
Total		1.13			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50			
Total	0	0.05	46	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	0.13	29	0	0.14	27	0.37	0.15	79			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	46.33	81.10	25	88.58	65.39	71	712.25	87.25	97		100.86				
Dividends declared / Net income	47.85	42.29	60	43.88	25.65	78	39.43	24.10	72	48.95	32.32	72			
Net income – dividends / Average equity.....	4.22	4.14	51	4.87	7.61	19	6.28	8.12	27	4.33	5.74	32			
Percent of Dividends Paid															
Dividends from bank subsidiaries	254.10	132.17	84	154.97	160.93	57	0	131.90	7	0	106.72	8			
Dividends from nonbank subsidiaries	0	3.41	23	0	2.59	28	43.58	2.83	96	13.03	2.37	88			
Dividends from subsidiary holding companies.....	0	4.85	44	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries	254.10	174.85	80	154.97	209.89	52	43.58	144.51	13	13.03	114.69	12			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	104.47	60.28	88	57.56	45.88	62	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	8.67	1.47	89	8.40	0.47	93	6.97	0.32	92	9.55	0.94	90			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	113.14	62.88	86	65.96	48.40	70	6.97	35.67	22	9.55	41.35	23			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	0	76.61	11	238.03	80.47	91	75.40	129.02	50			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	0.02	47	13.74	0.17	96	14.91	0.60	93			
Other income from nonbank subsidiaries.....	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries	0	79.84	8	0	83.73	9	251.76	96.62	88	90.31	153.75	55			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			65.48			43.51			58.43				
Interest income from subsidiary holding companies		8.40			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0			0.15			0				
Operating income from subsidiary holding companies.....		55.20			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.26	69.76	47	86.78	77.61	26	0	72.95	9	0	67.33	11			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.23	32	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	7.66	1.87	84	12.66	0.75	92	27.79	0.59	95	58.79	2.14	95			
Other income from bank subsidiaries.....	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	99.92	82.20	81	99.44	94.06	53	27.79	89.39	13	58.79	79.76	17			
Dividends from nonbank subsidiaries	0	1.95	23	0	1.13	29	65.59	2.65	95	35.86	1.78	94			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	3.78	0	97	7.09	0	97			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	0	4.70	16	0	1.56	25	69.37	3.33	94	42.95	3.09	93			
Dividends from subsidiary holding companies.....	0	2.53	44	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			1,188.47			1,178.56			886.47				
Loans and advances from subsidiaries / Total debt	32.19	27.08	63	46.63	70.71	60	72.10	81.26	65	68.20	74.60	59			